

ClearFlex Fixed Indexed Annuity

Strategies

Fixed Rate	1-Year Fixed Rate	4.60%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	50%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	10.25%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	180%
S&P 500 Sector Rotator Daily RC2 5% Index ER	1-Year Pt-to-Pt w/ Participation	155%
BNP Paribas Technology Balanced 7	1-Year Pt-to-Pt w/ Participation	135%

Highlander Fixed Indexed Annuity

Strategies

Fixed Rate	1-Year Fixed Rate	3.60%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	45%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	7.50%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	170%
S&P 500 Dynamic Intraday TCA Index	1-Year Pt-to-Pt w/ Participation	55%
Premium Bonus*		10%

Highlander 7 Fixed Indexed Annuity

Strategies

Fixed Rate	1-Year Fixed Rate	4.50%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	50%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	9.75%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	175%
S&P 500 Dynamic Intraday TCA Index	1-Year Pt-to-Pt w/ Participation	60%

ViStar Fixed Indexed Annuity

Strategies

Fixed Rate	1-Year Fixed Rate	3.50%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	6.00%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	35%
S&P 500 Sector Rotator Daily RC2 5% Index ER	1-Year Pt-to-Pt w/ Participation	125%
S&P Economic Cycle Factor Rotator Index	1-Year Pt-to-Pt w/ Participation	125%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	140%

Preserve Multi-Year Guaranteed Annuity

Guaranteed Period Option	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Low Band Q-\$5,000 NQ- \$10,000-\$99,999	4.60%	4.75%	4.90%	4.95%	4.95%	4.95%	4.95%	4.95%
High Band \$100,000+	4.90%	5.05%	5.20%	5.25%	5.25%	5.25%	5.25%	5.25%

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*A premium bonus of 10% will be added to the Account Value for all premium deposited in the first year. A recapture charge may be applied for early withdrawals. This bonus is not applied to any Lifetime Withdrawal Rider.

The rates shown above will apply to applications received in the Home Office on or after the date in which a rate change becomes effective. We will hold previous rates if the signed application is received into the Home Office on the last business day prior to the rate change, by 5:00 pm EST. The previous rates will be held for up to 45 calendar days from the date the application is received. If the policy is not issued within 45 calendar days of the date received, current rates will be used.

Rates as stated are effective as of 1/1/2026 and guaranteed for the initial term.

Future rates are subject to change at the discretion of Clear Spring Life and Annuity Company, subject to the minimum guarantees.

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